

Registered Charity No: SC042591

**TALK NOW SCIO
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

TALK NOW SCIO

REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

CONTENTS	PAGE
Reference and Administrative information	1
Trustees' Report	2 - 6
Report by the Independent Examiner	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10 - 17

TALK NOW SCIO

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name: Talk Now SCIO

**Registered Office and
Operational Address:** Regus, Orbital House
3 Redwood Crescent
Peel Park
East Kilbride
G74 5PA

Charity Registration Number: SC042591

Trustees: 

Independent Examiners: Wbg Services LLP
168 Bath Street
Glasgow
G2 4TP

Bankers: Bank of Scotland
Argyle Street
Glasgow

TALK NOW SCIO

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees are pleased to present their report together with the financial statements of the charity for the year ending 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's constitution, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland.

Managers Report

The Talk Now service is now in its thirteenth year. Since Talk Now's Official Launch, time has indeed passed very quickly. Over the exciting, knowledgeable and rollercoaster of a year, there have been many challenges for Talk Now. Talk Now is one of the many charities and organisations to feel the struggle of the current economic and social climate. Since our Launch, we annually observe and understand the need for our service in its entirety. We have witnessed the survivor's group increase significantly, and unfortunately, people who have experienced abuse will continue to grow. Talk Now's mission remains as passionate as ever as we strive to raise awareness for complex trauma, recognising the stigma, discrimination and inequality that survivors are faced with, inspiring people to find out about the services Talk Now delivers and how people can be supported. Talk Now originally opened for survivors of childhood sexual abuse in 2012, and we successfully opened the service to those impacted by domestic and physical abuse in 2020. We recognised the urgent need for support for those affected by domestic abuse, and as a result, Talk Now became a trauma-informed organisation.

Talk Now has grown steadily over the last thirteen years. We have 14 qualified sessional and 3 student counsellors who have specific training in complex trauma. We continue with wellbeing calls, so the clients have additional support and an open line of communication with the organisation.

After we organised an information sharing meeting with all relevant organisations including South/North Lanarkshire, social work, the mental health team, psychiatric team from Hairmyres hospital, addictions, citizen's advice, victim support, health visitors, women's aid, MSP, MP, Scottish Government and Public Protection CID Police officers, the lottery, the Robertson trust, volant trust, Glasgow colleges, psychological services, CPNs, community link workers. The meetings are very successful, with all who were invited in attendance. We've previously had excellent feedback from the CID team and Hairmyres Hospital. We received feedback from the organisations we have current partnerships with; they are delighted with the support their clients are receiving from Talk Now and how effective and efficient our assessment-to-counselling service continues to be. It was agreed that other services would refer clients via our website. Since the meeting took place, we have received many referrals not only from South Lanarkshire, Greater Glasgow, Dumbarton, Clydebank, Renfrewshire, Ayrshire. We are delighted to be working alongside them. The partnership has grown, and they regularly signpost to Talk Now, where we've seen a rise in referrals accompanied by a formal diagnosis.

We are working with over 100 clients, which is amazing. We have three support groups running now: a psychoeducation group for new clients, a male-only support group and a women-only group. All groups are very successful and well attended.

This year has been very challenging for us, as we lost our government funding, which was a big loss to the organisation. This year, we lost the Robertson Trust funding. Closing the service was never going to be an option for us.

We had a board meeting to discuss the best way forward, as we lost a member of staff and sessional worker. We had to downsize to make sure we could keep the organisation open.

TALK NOW SCIO

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2025

Managers Report (continued)

This year has been hectic as we continue to grow significantly. There is a very high demand for our service, not only within South Lanarkshire and surrounding areas, but we have also expanded to areas around Scotland. The referrals come from services within the NHS, including psychological services, community link workers, and community nurses.

Clients continue to report an improvement as therapy progresses, and all clients and counsellors fill out an end-of-session form at the end of their counselling. Watching clients grow within the groups has been great, and clients involved with activities within Talk Now have been life-changing for everyone involved. We have received a lot of testimonials where clients do get the opportunity to speak about the changes in their lives.

We have multiple connections with other organisations, we have partnerships with Penumbra, First Tier, Chris's house, and we are with you, and recently we have built relationships with DBI, which is Distress Brief Intervention, health and well-being. We had a Zoom meeting with them, as we do get a lot of referrals from them, we decided to have a meeting to discuss our remit and find out about their service. As Talk Now has expanded, we do have good relationships with all services, including services within Greater Glasgow, West and East Dumbartonshire, North and West Ayrshire, Renfrewshire, and North Lanarkshire. These services are psychological, doctors' surgeries, police Scotland, and NHS 24.

We opened a service for clients who are Nero divergent, which is very successful. We employed 3 counsellors who are qualified in complex trauma. We provided excellent training/courses to all the staff at Talk now; we will also be promoting and developing further training this year. We are now in premises able to accommodate this.

So, all in all, a busy year, but a successful one. I take this opportunity to thank all who have helped Talk Now and look forward to more success and achievements.



Founder, Counsellor and Director.

Structure, Governance and Management

The structure, governance and management is laid out in part by our constitution.

All members and trustees shall receive the minutes of our last meeting and be reminded of their roles and legal responsibilities.

Objectives and Aims

Our mission to be a Charity that led by example, be innovative and purposeful is now on its way. Talk Now has been supporting survivors/victims of Childhood Sexual Abuse and Domestic Abuse. We will now strive for -

1. Promotion of inclusion regardless of gender and sexuality.
2. Rights to services without stigma and discrimination.
3. Work to raise the expectations and aspirations of people who use our services.

In order to this, we are working towards joining committee such as the X Party Committee on C.S.A.

TALK NOW SCIO

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2025

Objectives and Aims (continued)

We look to provide support and guidance to victims/survivors of C.S.A, domestic and physical abused. In promoting advancement in their ill health be it physical or/and Mental. We seek to do this by way of raising awareness at a societal level, offer counselling and group work to individuals and family members.

In order to do the above, we have taken steps and forged Links with Business Gateway, who offer employee training, business management and planning This is an excellent opportunity to expand with steadiness and fortitude.

We have forged strong links with the Volunteer sector.

Our Links with the other Counselling services will also serve us well, as we expand to employing more counsellors. Talk Now has a formal partnership, with Hairmyres Hospital physiological services. Community link workers within doctor's surgeries. Glasgow colleges. We work in informal partnerships with a number of organisations to increase survivors' access to services.

Achievements and Performance

Talk Now raises awareness of complex trauma and the availability of services for survivors with agencies in South Lanarkshire. It now had formal referral arrangements in place with the South Lanarkshire Council Social Work Department, Community Mental Health Team. Addiction services. Counselling service, Women's aid, Hairmyres psychiatric unit, Swan, Penumbra, Chris' House. We are with you, rape crisis, psychological services, community link workers within doctors surgeries.

Talk now has promoted its services through GPs, in South/North Lanarkshire, Greater Glasgow, Dumbarton, Clydebank. Renfrewshire, Ayrshire. A number of GPs and CPNs are now referring patients to Talk Now.

This has been very successful, and we will continue with this service.

Referrals (from Talk Now) into other services

- Many clients have multiple issues and challenges in their lives which require intervention by other agencies/ professionals. Talk Now refers clients to other services to support them to address these issues (E.g. addictions services, health services etc).
- Talk Now will evaluate its own services (see section on monitoring and evaluation).
- Talk Now will share its own learning and learn from the experience of other providers through the Survivor Scotland Network.

We will attend the Survivors Scotland network and engage in any training/events promoted through the network.

A client centred approach is integral to the design and delivery of Talk Now:

Talk Now was established by individuals who have experienced childhood sexual abuse and have experience of the services available to survivors.

Talk Now provides one-to-one counselling which is client centred. The length of the counselling relationship and the referrals to other services are dependent on the clients' needs and wishes.

Talk Now consults with service users and ex-service users in planning and development of services:

TALK NOW SCIO

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2025

Achievements and Performance (continued)

- The service to family members was developed in response to need identified from clients who reported that their partners/families were struggling to cope with their own reactions to revelations of CSA. Clients also reported that and that the distress of partners/families was an additional burden for survivors. Services to partners/families supports the individual family member, but also indirectly supports the survivor by building the capacity of their support network.
- Current service users have identified demand for an out-of-hours telephone support line to deal with 'crisis'.
- As the mechanisms (e.g. an advisory group), Talk Now will also offer places on the board of directors to service user representatives.
- We have 5 board members on our team who have used the service.
- We formed a fundraising group which is client led.
- Organisation develops, Talk Now aims to develop more formal service-user involvement.

So, all in all, a busy year, but a successful one. I take this opportunity to thank all who have helped Talk Now and look forward to more success and achievements.

We are also looking forward to hearing from any of our clients and how our service has helped. All the above and our existing plans, we hope, will see us grow and flourish into 2025/26.

Financial Activities

For the most part, much of the year has been taken up doing assessments in which there has been a rapid increase and allocating each person to the right counsellor, raising awareness of Talk Now and the services we now offer. This year, we received funding from:

The Big Lottery Fund, The Scottish Government, Bank of Scotland, The Robertson Trust, Postcode Lottery, Foundation Scotland and The Souter Trust.

We will be arranging a fundraising event to raise funds. Clients who have used our service in the past have raised funds by skydiving, running marathons. During easter, all the staff donated easter eggs, we sold them and raised £300.

The charity reported income of £220,957 (2024: £253,957) and expenditure of £214,756 (2024: £233,515) leaving a surplus of £6,201 (2024: £20,442). The charity had total funds of £149,104 (2024: £142,903) at the year end of which £105,478 (2024: £117,858) was restricted and £493 (2024: £827) was designated leaving free reserves of £43,133 (2024: £24,218).

Reserves Policy

The trustees policy is to maintain unrestricted reserve of three months' of expenditure which equates to £53,689. The unrestricted free reserves at 31 March 2025 were £43,133 and therefore below target level. The trustees look to monitor this going forward.

TALK NOW SCIO

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2025

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

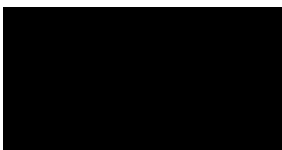
The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that year. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charity Accounts (Scotland) Regulations 2006, and the provisions of the constitution. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees and signed on their behalf by:



Date: 17 September 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE TALK NOW SCIO FOR THE YEAR ENDED 31 MARCH 2025

I report on the accounts of the charity for the year ended 31 March 2025, which are set out on pages 8 to 17.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


Wbg Services LLP

168 Bath Street
Glasgow
G2 4TP

Date: 17 September 2025

TALK NOW SCIO**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDING 31 MARCH 2025**

(Including an Income and Expenditure account)

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Income and endowments from:							
Donations and legacies	4	36,876	184,081	220,957	14,572	238,295	252,867
Charitable activities	5	-	-	-	1,090	-	1,090
Total Income		36,876	184,081	220,957	15,662	238,295	253,957
Expenditure on:							
Charitable activities	6	16,859	196,461	213,320	21,214	212,301	233,515
Raising funds	7	1,436	-	1,436	-	-	-
Total Expenditure		18,295	196,461	214,756	21,214	212,301	233,515
Net income/(expenditure) for the year		18,581	(12,380)	6,201	(5,552)	25,994	20,442
Transfers between funds		-	-	-	-	-	-
Net movement in funds		18,581	(12,380)	6,201	(5,552)	25,994	20,442
Funds reconciliation							
Total Funds brought forward	13	25,045	117,858	142,903	30,597	91,864	122,461
Total Funds carried forward	13	43,626	105,478	149,104	25,045	117,858	142,903

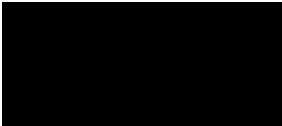
The Statement of Financial Activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

TALK NOW SCIO

BALANCE SHEET AS AT 31 MARCH 2025

	Note	Total Funds 2025 £	Total Funds 2024 £
Fixed assets:			
Tangible assets	11	493	827
Total Fixed Assets		493	827
Current assets:			
Cash at bank and in hand		151,919	145,821
Total Current Assets		151,919	145,821
Liabilities:			
Creditors falling due within one year	12	(3,308)	(3,745)
Net Current assets		148,611	142,076
Net assets		149,104	142,903
The funds of the charity:			
Unrestricted funds	13	43,626	25,045
Restricted funds	13	105,478	117,858
Total charity funds		149,104	142,903

Approved by the trustees and signed on their behalf by:



Date: 17 September 2025

TALK NOW SCIO

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting Policies

(a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

(b) Funds structure

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed, or through the terms of an appeal.

Further details of each fund are disclosed in note 13.

(c) Income recognition

Income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting year.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Income from government and other grants, whether 'capital' or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

TALK NOW SCIO

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting Policies (continued)

(d) Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

- Expenditure on charitable activities includes governance costs and other activities undertaken to further the purposes of the charity and their associated support costs;

Irrecoverable VAT is charged as a cost against the activity for which the expenditure is incurred.

(e) Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised. Refer to the trustees' annual report for more information about their contribution.

(f) Allocation of governance costs

Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to statutory independent examination fees.

The allocation governance costs are analysed in note 8.

(g) Tangible fixed assets and depreciation

All assets costing more than £150 are capitalised and valued at historical cost. Depreciation is charged as follows:

Office Equipment	Basis 4 years straight line
------------------	--------------------------------

(h) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(i) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

TALK NOW SCIO

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting Policies (continued)

(j) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(k) Employee Benefits

The costs of short-term employee benefits are recognised as a liability and an expense, unless those costs are required to be recognised as part of the cost of stock or fixed assets.

The cost of any unused holiday entitlement is recognised in the year in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

(l) Pensions

Employees of the charity are entitled to join a defined contribution 'money purchase' scheme operated by Nest. The charity contribution is restricted to the contributions disclosed in note 8.

(m) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

(n) Judgements and key sources of estimation uncertainty

In the application of the company's accounting policies, the Directors are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the year in which the estimate is revised, if the revision affects only that year, or in the year of the revision and future years if the revision affects both current and future years.

The trustees are satisfied that the accounting policies are appropriate and applied consistently. Key sources of estimation have been applied as follows;

<u>Estimate</u>	<u>Basis of estimation</u>
Depreciation of fixed assets	Fixed assets are depreciated and amortised over the useful life of the asset. The useful lives of fixed assets are based on the knowledge of the operations team, with reference to assets expected life cycle.

2. Legal status of the charity

The charity is a registered Scottish Charitable Incorporated Organisation.

TALK NOW SCIO**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025****3. Related party transactions and trustees' expenses and remuneration**

■■■■■, is a charity trustee and is also the charity manager. During the year, ■■■■■ received gross wages of £40,000 (2024: £40,000) in respect of her role as manager.

■■■■■, the son of ■■■■■ is an employee and received gross wages of £27,300 (2024: £27,300).

There were no trustee expenses paid or waived during the year (2024: £nil).

4. Income from donations and legacies

	2025	2024
	£	£
Donations	6,876	572
Grants	214,081	252,295
	<u>220,957</u>	<u>252,867</u>

5. Income from charitable activities

	2025	2024
	£	£
Charitable income	-	1,090
	<u>-</u>	<u>1,090</u>

6. Analysis of expenditure on charitable activities

	2025	2024
	£	£
General expenditure	2,109	1,467
Advertising	67	599
Training	500	-
Rent	28,373	40,063
Travel	-	93
Office costs	1,461	3,213
Staff costs	176,900	184,126
Professional fees	1,807	1,370
Insurance	-	342
Bank fees	11	-
Depreciation	334	334
Governance costs (note 8)	1,758	1,908
	<u>213,320</u>	<u>233,515</u>

7. Analysis of raising funds

	2025	2024
	£	£
Fundraising costs	1,436	-
	<u>1,436</u>	<u>-</u>

TALK NOW SCIO**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025****8. Allocation of governance**

The breakdown of governance costs is shown in the table below:

Governance costs:

	2025	2024
	£	£
Independent examiner's remuneration	1,758	1,908
	<u>1,758</u>	<u>1,908</u>

Governance costs are allocated to costs of charitable activities.

9. Analysis of staff costs and remuneration of key management personnel

	2025	2024
	£	£
Salaries and wages	70,928	95,200
Social security costs	2,001	3,535
Other pension costs	936	1,699
Total staff costs	<u>73,865</u>	<u>100,434</u>

No employees had employee benefits in excess of £60,000 (2024: £Nil).

	2025	2024
	No.	No.
The average weekly number of persons, by headcount, employed by the charity during the year was:	<u>2</u>	<u>4</u>

10. Net income/(expenditure) for the year

This is stated after charging:

	2025	2024
	£	£
Depreciation	334	334
Independent Examiners fee	<u>1,758</u>	<u>1,908</u>

TALK NOW SCIO**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025****11. Tangible Fixed Assets**

	Office Equipment £	Total £
Cost		
As at 01 April 2024	4,707	4,707
Additions	-	-
Disposals	-	-
As at 31 March 2025	<u>4,707</u>	<u>4,707</u>
Depreciation		
As at 01 April 2024	3,880	3,880
Charge for year	334	334
On disposals	-	-
As at 31 March 2025	<u>4,214</u>	<u>4,214</u>
Net book value		
As at 31 March 2025	<u>493</u>	<u>493</u>
As at 31 March 2024	<u>827</u>	<u>827</u>

12. Creditors: amounts falling due within one year

	2025 £	2024 £
Other Creditors	<u>3,308</u>	<u>3,745</u>
	<u>3,308</u>	<u>3,745</u>

13. Analysis of charitable funds

2024 Analysis of Fund movements	Fund b/fwd £	Income £	Expenditure £	Transfers £	Fund c/fwd £
Unrestricted funds					
Fixed Assets	175	-	(334)	986	827
Total designated funds	<u>175</u>	<u>-</u>	<u>(334)</u>	<u>986</u>	<u>827</u>
General funds	30,422	15,662	(20,880)	(986)	24,218
Total unrestricted funds	<u>30,597</u>	<u>15,662</u>	<u>(21,214)</u>	<u>-</u>	<u>25,045</u>
Restricted funds					
Awards for All	592	-	(590)	-	2
Bank of Scotland	660	25,000	(10,215)	-	15,445
Big Lottery Fund	25,898	68,295	(55,233)	-	38,960
Lottery Fund – Additional	7	-	-	-	7
Community Mental Health and Wellbeing Fund	1,560	-	(1,560)	-	-
Scottish Government (1)	610	-	(200)	-	410
Scottish Government (2)	55,846	100,000	(101,273)	-	54,573
The Robertson Trust	6,691	30,000	(34,160)	-	2,531
Volant Trust	-	15,000	(9,070)	-	5,930
Total restricted funds	<u>91,864</u>	<u>238,295</u>	<u>(212,301)</u>	<u>-</u>	<u>117,858</u>
TOTAL FUNDS	<u>122,461</u>	<u>253,957</u>	<u>(233,515)</u>	<u>-</u>	<u>142,903</u>

TALK NOW SCIO**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025****13. Analysis of charitable funds (continued)**

2025 Analysis of Fund movements	Fund b/fwd £	Income £	Expenditure £	Transfers £	Fund c/fwd £
Unrestricted funds					
Fixed Assets	827	-	(334)	-	493
Total designated funds	827	-	(334)	-	493
General funds	24,218	36,876	(17,961)	-	43,133
Total unrestricted funds	25,045	36,876	(18,295)	-	43,626
Restricted funds					
Awards for All	2	-	(2)	-	-
Bank of Scotland	15,445	25,000	(17,575)	-	22,870
Big Lottery Fund	38,960	68,581	(81,591)	-	25,950
Big Lottery Fund – Additional	7	-	(7)	-	-
Foundation Scotland	-	7,500	(7,500)	-	-
Scottish Government (1)	410	-	(410)	-	-
Scottish Government (2)	54,573	50,000	(50,000)	-	54,573
The Robertson Trust	2,531	30,000	(32,531)	-	-
The Souter Trust	-	3,000	(915)	-	2,085
Volant Trust	5,930	-	(5,930)	-	-
Total restricted funds	117,858	184,081	(196,461)	-	105,478
TOTAL FUNDS	142,903	220,957	(214,756)	-	149,104

- a) The unrestricted funds are available to be spent for any of the purposes of the charity.

The trustees have created the following designated funds:

Fixed Assets - represents the value of the charity's unrestricted funds that are tied up in fixed assets.

- b) Restricted funds are held for the following purposes:

Awards for All – for alternative therapies and life link workers.

Bank of Scotland – for counselling sessions and groupwork.

Big Lottery Fund – for counselling sessions.

Big Lottery Fund - Additional – for additional counselling sessions over October, November and December 2021 due to demand.

Community Mental Health and Wellbeing Fund - for groupwork and wellbeing.

Foundation Scotland – for counselling sessions.

Scottish Government (1) – for wellbeing calls.

Scottish Government (2) – for project development workers.

The Robertson Trust – for counselling sessions, training and supervision costs.

The Souter Trust - for counselling sessions.

Volant Trust – for counselling hours and rent.

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NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

14. Net assets over funds

2024	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Tangible Fixed Assets	827	-	827
Bank	27,963	117,858	145,821
Creditors	(3,745)	-	(3,745)
	25,045	117,858	142,903

2025	Unrestricted Funds £	Restricted Funds £	Total 2025 £
Tangible Fixed Assets	493	-	493
Bank	46,441	105,478	151,919
Creditors	(3,308)	-	(3,308)
	43,626	105,478	149,104